

ENGLISH



HOME INVENTORY GUIDE

Toll Free 800-927-HELP (800-927-4357)
T.D.D. 800-482-4TDD (800-482-4833)
www.insurance.ca.gov



John Garamendi, Insurance Commissioner
STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
300 S. Spring Street, South Tower
Los Angeles, CA 90013

Dear California Consumer:

Thank you for contacting the California Department of Insurance (CDI).

As part of our effort to build the best consumer protection agency in the nation, we have created this guide to give consumers the information and tools to deal effectively with agents, brokers, and insurance companies.

We are committed to finding solutions and taking immediate action to help eliminate the many problems now occurring in Homeowners, Health, and Workers Compensation insurance, including consumer privacy protection. These important insurance issues speak to the very fabric of our social economic system and to the future strength of our society and economy in California.

Please feel free to contact our Consumer Hotline at **800-927-HELP (4357)** if you have further questions about this guide, or if you are experiencing a problem with an agent, broker, or insurance company. The Hotline is staffed by knowledgeable insurance professionals who are ready to assist you with your insurance needs.

If you are interested in other insurance topics, the CDI has a full range of insurance guides available on our Web site at www.insurance.ca.gov, or by calling our Consumer Hotline.

Thank you for giving us the opportunity to serve you.

Sincerely,

A handwritten signature in dark ink, reading "John Garamendi". The signature is stylized with a large, flowing "J" and "G".

John Garamendi

Home Inventory Guide

HOMEOWNER'S POLICY INFORMATION.....	2
INTRODUCTION	3
Need for Documentation	
Storage of Inventory Guide	
Updating Inventory Guide	
LIVING ROOM	4
DINING ROOM	6
KITCHEN	8
MASTER BEDROOM/MASTER BATHROOM	10
BEDROOM #2	12
BEDROOM #3	14
BEDROOM #4	16
BATHROOM #2	18
BATHROOM #3	20
OFFICE/LIBRARY/STUDY/DEN	22
GARAGE/WORKSHOP/PLAYROOM/HOBBY	24
OUTDOOR EQUIPMENT & ITEMS	26
SPORTING EQUIPMENT	28
JEWELRY & COLLECTABLES.....	30
Disclaimer	
COMPUTER EQUIPMENT.....	32
Disclaimer	
ADDITIONAL PHOTOS	34
SUMMARY OF ITEMS	35
STRUCTURE OR DWELLING COVERAGE.....	36
SUMMARY	36
TALK TO US	37

HOMEOWNERS POLICY INFORMATION

Name Insured: _____

Insurance Company: _____

Policy Number: _____

Agent Name & Phone: _____

Insurance Company Phone: _____

INSURANCE COVERAGES

Please attach a copy of your current declaration page.

INTRODUCTION

Listing all your possessions in the event of a fire, an earthquake or burglary can be difficult. The emotions experienced after a loss may present a big challenge when you try to remember all of your personal possessions. Thus, it is very important to take inventory of your personal property before you have a loss.

A complete household inventory can help you establish:

- A record of the contents of your home and their value
- A record of serial numbers of your electronic goods and appliances
- An indication of whether or not your insurance coverage is adequate

NEED FOR DOCUMENTATION

We recommend that you document all the personal property in your residence. Please use this guide for your home inventory.

We also advise you to photograph and videotape all of the contents of your home. The video should include a receipt (if possible) next to the item and also clearly show the serial number (if applicable). The video should have a date stamp to document the date of the recording. We encourage you to have one of your family members narrate the tape in a slow and clearly audible tone.

STORAGE OF INVENTORY GUIDE

Storage of your Home Inventory Guide is essential. We recommend that you keep an updated copy of the document in at least three of the following places:

1. Fire resistant box in your home, i.e. a safe
2. At your place of employment in a locked cabinet
3. With a family member, close friend or relative
4. With your accountant and/or attorney
5. Safety deposit box

UPDATING INVENTORY GUIDE

Updating your Home Inventory Guide is very important. Major purchases such as big screen televisions and refrigerators should be updated at your earliest convenience after the purchase. We suggest you review and update your Home Inventory Guide three to four times a year to keep the document current.

LIVING ROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern. This area is divided into a large top section and six smaller horizontal sections below it. The top section is a large rectangle. Below it are six horizontal strips, each with a light gray grid pattern. The strips are separated by thin white lines. The entire area is enclosed in a thin black border.

LIVING ROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electronics					
Television					
CD Player					
DVD Player					
Stereo Receiver					
Speakers					
VCR					
Furniture					
Sofa					
Loveseat					
Area Rug					
Coffee Table					
End Table					
Lamp(s)					
TOTAL:					

DINING ROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a template for a dining room photo album page. It consists of a large rectangular area at the top for a single large photo, and a vertical column of six smaller rectangular areas below it for a series of smaller photos. All photo areas are filled with a light gray grid pattern. A small rectangular tab is located at the top center of the page, above the large photo area.

DINING ROOM

[illegible]

KITCHEN

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a vertical rectangle. At the top, there is a small, light gray rectangular area. Below it is a large rectangular area with a fine grid pattern. Below this grid area are five horizontal strips. Each strip is divided into a left section with a fine grid pattern and a right section with a white background. The strips are separated by thin white lines.

KITCHEN

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Appliances					
Stove	_____	_____	_____	_____	_____
Refrigerator	_____	_____	_____	_____	_____
Dishwasher	_____	_____	_____	_____	_____
Toaster	_____	_____	_____	_____	_____
Coffee Maker	_____	_____	_____	_____	_____
Microwave	_____	_____	_____	_____	_____
Electric Can Opener	_____	_____	_____	_____	_____
Blender	_____	_____	_____	_____	_____
Mixer	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other					
Cutlery	_____	_____	_____	_____	_____
Eating Utensils	_____	_____	_____	_____	_____
Dinner Ware	_____	_____	_____	_____	_____
Glasses	_____	_____	_____	_____	_____
Crystal	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
TOTAL:				<div></div>	<div></div>

MASTER BEDROOM/MASTER BATHROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light blue grid pattern, intended for taping photos. The area is divided into a large top section and five smaller horizontal sections below it. The top section is a large rectangle. Below it are five horizontal strips, each separated by a thin white line. The strips are of equal height and width, and each contains a light blue grid pattern. The entire form is enclosed in a thin black border.

MASTER BEDROOM/MASTER BATHROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Master Bedroom:					
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
Master Bathroom:					
Electric Items					
Hair Dryer					
Electric Razor					
Hair Curler/Flat Iron					
Space Heater					
Other					
Hamper					
Towels					
Soap Dish					
Toothbrush Holder					
Bath Mat(s)					
TOTAL:					

BEDROOM #2

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

BEDROOM #2

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
TOTAL:					

BEDROOM #3

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern. This area is divided into a large top section and six smaller horizontal sections below it. The top section is a large rectangle. The six smaller sections are horizontal bars of varying heights, stacked vertically. The entire grid area is enclosed in a thin black border.

BEDROOM #3

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
TOTAL:					

BEDROOM #4

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern. This area is divided into a large top section and five smaller horizontal sections below it. The top section is a large rectangle. Below it are five horizontal strips, each separated by a white border. The strips are of equal height and width, and each contains a light gray grid pattern. The entire form is enclosed in a black border.

BEDROOM #4

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
TOTAL:					

BATHROOM #2

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

Section 1: General Information	
Name: _____	
Address: _____	
City: _____ State: _____ Zip: _____	
Phone: _____	
Email: _____	
Date of Birth: _____	
Gender: _____	
Occupation: _____	
Education: _____	
Marital Status: _____	
Number of Children: _____	
Number of Pets: _____	
Number of Vehicles: _____	
Number of Other Dependents: _____	
Total Household Income: _____	
Annual Household Expenses: _____	
Net Worth: _____	
Assets: _____	
Liabilities: _____	
Credit History: _____	
Insurance History: _____	
Medical History: _____	
Mental Health History: _____	
Substance Use History: _____	
Criminal History: _____	
Other Relevant Information: _____	

BATHROOM #2

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electric Items					
Hair Dryer					
Electric Razor					
Hair Curler/Flat Iron					
Space Heater					
Other					
Hamper					
Towels					
Soap Dish					
Toothbrush Holder					
Bath Mat(s)					
TOTAL:					

BATHROOM #3

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern, intended for taping photos. It is divided into a large top section and five smaller horizontal sections below it. The top section is a large rectangle. Below it are five horizontal strips, each with a light gray grid pattern. The strips are separated by thin white lines. The entire area is enclosed in a black border.

OFFICE/LIBRARY/STUDY/DEN

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

[illegible]

OFFICE/LIBRARY/STUDY/DEN

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electronics					
Computer	_____	_____	_____	_____	_____
Printer	_____	_____	_____	_____	_____
Scanner	_____	_____	_____	_____	_____
Monitor	_____	_____	_____	_____	_____
Telephone	_____	_____	_____	_____	_____
Television	_____	_____	_____	_____	_____
Clock Radio/CD Player	_____	_____	_____	_____	_____
DVD Player	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Furniture					
Sofa	_____	_____	_____	_____	_____
Desk	_____	_____	_____	_____	_____
Bookshelf	_____	_____	_____	_____	_____
Coffee Table	_____	_____	_____	_____	_____
Lamp(s)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other					
Clock(s)	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____
TOTAL:				<input type="text"/>	<input type="text"/>

GARAGE/WORKSHOP/PLAYROOM/HOBBY

TAPE PHOTOS HERE

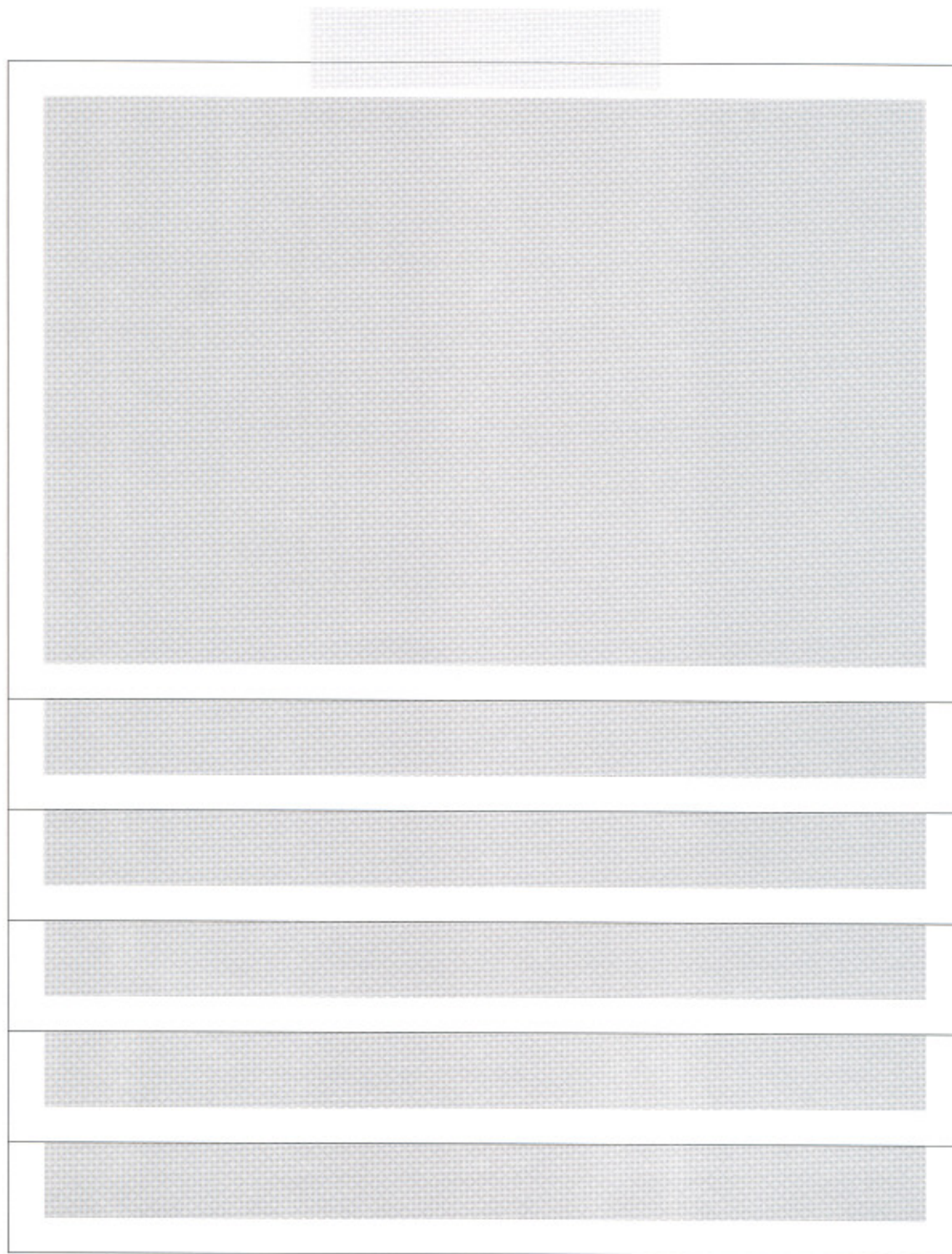
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern, intended for taping photos. Above this main area is a smaller, similar grid area. Below the main grid are six horizontal strips, each with a light gray grid pattern, separated by white lines.

OUTDOOR EQUIPMENT & ITEMS

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.



OUTDOOR EQUIPMENT & ITEMS

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Patio Set: Table & Chairs					
Outdoor Bench					
Outdoor Storage Unit					
Other Outdoor Items					
Barbeque Grill					
Cutting Board & Table					
Pet Items					
Doghouse					
Litter Box					
TOTAL:					

SPORTING EQUIPMENT

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern, intended for taping photos. It is divided into a large top section and six smaller horizontal sections below it. The top section is a large rectangle. Below it are six horizontal strips, each separated by a thin white line. The strips are of equal height and width, and each contains a light gray grid pattern. The entire form is enclosed in a thin black border.

SPORTING EQUIPMENT

[illegible]

JEWELRY & COLLECTIBLES

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern, intended for taping photos. The area is divided into a large top section and five smaller horizontal sections below it. The top section is a large rectangle. Below it are five horizontal strips of the same grid pattern, each separated by a thin white line. The strips are of equal height and width, and are intended for taping smaller photos.

JEWELRY & COLLECTIBLES

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Jewelry					
Engagement Ring					
Wedding Ring(s)					
Necklace(s)					
Bracelet(s)					
Earrings					
Collectibles					
Coins					
Comic Books					
Paintings					

TOTAL:

--	--

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for jewelry and collectibles. We encourage you to schedule your jewelry and collectibles to make sure these items are adequately covered. Your insurer will in turn cover your jewelry and collectibles for their appraised value. Please contact your insurer or insurance agent to discuss scheduling your jewelry and collectibles.

COMPUTER EQUIPMENT

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area at the top, which is a light gray grid pattern. Below this area are six horizontal strips, each also a light gray grid pattern. A small rectangular area at the top center is also highlighted with a grid pattern. The entire form is enclosed in a black border.

COMPUTER EQUIPMENT

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Monitor					
Computer Tower/CPU					
Keyboard					
Printer					
Scanner					
Copier					
Fax Machine					
Zip Drive					
Modem					
Mouse					
Speakers					
Digital Camera					
Camera Docking Station					
Laptop					
Monitor - 2nd					
Computer Tower/CPU - 2nd					
Keyboard - 2nd					
Printer - 2nd					
Modem - 2nd					
Mouse - 2nd					
Speakers - 2nd					
Digital Camera - 2nd					

TOTAL:

--	--

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for computer equipment. We encourage you to consider adding an endorsement to your policy to increase your limits for your computer equipment to make sure these items are adequately covered. Please contact your insurer or insurance agent to discuss adding an endorsement to your policy.

ADDITIONAL PHOTOS

TAPE ANY ADDITIONAL PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area with a light gray grid pattern, intended for taping additional photos. Above this area is a smaller, horizontally-oriented rectangular area, also with a light gray grid pattern, likely for a nameplate or identification tag. Below the main grid area are five horizontal rectangular slots, each containing a light gray grid pattern, intended for additional photos or documents.

SUMMARY OF ITEMS

TOTALS FROM PAGE NUMBER, ROOM/CATEGORY	ACTUAL COST	REPLACEMENT COST
5. Living Room	_____	_____
7. Dining Room	_____	_____
9. Kitchen	_____	_____
11. Master Bedroom/Master Bathroom	_____	_____
13. Bedroom #2	_____	_____
15. Bedroom #3	_____	_____
17. Bedroom #4	_____	_____
19. Bathroom #2	_____	_____
21. Bathroom #3	_____	_____
23. Office/Library/Study/Den	_____	_____
25. Garage/Workshop/Playroom/Hobby	_____	_____
27. Outdoor Equipment & Items	_____	_____
29. Sporting Equipment	_____	_____
31. Jewelry & Collectibles	_____	_____
33. Computer Equipment	_____	_____
TOTALS:	\$ <input type="text"/>	\$ <input type="text"/>

We recommend that you tally up all of your personal property by using the table provided. The total should be less than the personal property coverage of your insurance policy. Please review and check your declaration page to compare the two figures.

STRUCTURE OR DWELLING COVERAGE

Along with documenting the personal property within your home, the accurate coverage of your residence itself is a very important aspect of homeowner's insurance.

The replacement cost of your home is based upon its square footage multiplied by the cost per square foot to rebuild your structure. The quality of construction and your home's refinements should also be considered. Unless you are willing to take a loss, the dwelling or structure limit should be the amount it would cost to replace the house. Most insurers have in-house formulas which they use to evaluate the replacement cost of your home. However, you may find these formulas are not necessarily consistent.

READ YOUR POLICY CAREFULLY. If you do not understand any part of your policy or have questions about what it covers, contact your insurance agent or company.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Because of the variability, your independent agent should be able to assist you in establishing an appropriate limit to rebuild your home. You may also wish to contact a local building contractor in order to determine the current cost to rebuild your home per square foot. If this information greatly differs from your insurer's determination, be sure to have the contractor reflect his computations in writing, preferably under his business letterhead.

Lastly, it is important for you to periodically assess and, if necessary, update your insurance limits in order to maintain an appropriate limit that reflects current construction costs. Find out from your insurer or agent if your homeowner's coverage limits are automatically reviewed or increased.

SUMMARY

We hope this has proved to be more than an exercise for you. Your home and its furnishings are normally your greatest possessions. Taking stock of your real and personal property not only provides a measure to compare your insurance coverage by, it also allows an individual to gain a true perspective of what their possessions mean to them.

In conclusion, we hope that you will never experience the loss of your home. However, if a loss should occur, this guide and what you have recorded here will make the difference between an inadequate restoration of your home and its furnishing and gaining all that is rightfully yours from your insurance policy.



CALIFORNIA DEPARTMENT OF INSURANCE
Consumer Education and Outreach Bureau
300 South Spring Street, South Tower
Los Angeles, CA 90013

800-927-HELP

Materials presented in this brochure are a collective effort
of the staff of the California Department of Insurance.